

Aye on H.R. 2546, to designate the Department of Veterans Affairs Medical Center in Asheville, North Carolina, as the "Charles George Department of Veterans Affairs Medical Center." (Rollcall No. 550)

#### INTRODUCTION OF PAYDAY LOAN REFORM ACT OF 2007

### HON. TOM UDALL

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 26, 2007*

Mr. UDALL of New Mexico. Madam Speaker, I rise today to introduce the Payday Loan Reform Act of 2007. I want to thank original cosponsors LUIS GUTIERREZ, KEITH ELLISON, and JANICE SCHAKOWSKY for their support on this issue.

Payday loans are short-term cash loans based on the borrower's personal check held for future deposit or electronic access to the borrower's bank account. These loans range in size from \$100 to \$1,000 and average about 2 weeks in length. Finance charges can range from \$15 to \$30 for a \$100 loan and the average annual percentage rate on payday loans ranges from 390 to 780 percent for a 2-week loan. Let me repeat that: the average annual percentage rate on payday loans ranges from 390 to 780 percent.

It is well known that payday lending is rapidly expanding. In fact, at the end of 2006, the Center for Responsible Lending reported that the approximately 25,000 payday loan outlets in the country had an annual loan volume of at least \$28 billion. These lenders charged over \$4 billion in loan fees to consumers.

All someone needs to get a payday loan is an open bank account in fairly good standing, a steady source of income, and a form of identification. Full credit checks, or even questions asked to establish if a person can afford to repay the loan, are rarely conducted. I believe lending that fails to assess a borrower's ability to repay, that requires consumers to write checks on insufficient funds, and that encourages perpetual debt is unacceptable.

As such, we are introducing this bill today, which addresses important aspects of payday lending. First, it addresses "rent-a-banks," which are banks that partner with payday lenders to make single-payment and installment loans. These arrangements are designed to allow payday lenders to evade small loan laws in their respective states. This bill prohibits insured financial institutions from making payday loans, either directly or indirectly. Second, this bill prohibits payday loans based on checks drawn from depository institutions. Basing loans on personal checks that will be deposited to repay the loan on the next payday can be a key to the coercive collection tactics. This bill will prohibit the holding of a check as security for a loan and can help end these practices.

Congress has enacted legislation to address the personal responsibility of lenders and while I believe that individuals must take greater responsibility for their debt, the lending industry must also be held accountable for targeting those individuals who are unable to payoff their debts. Last Congress, as part of the National Defense Authorization Act, we included language that provided these important protections to members of the armed forces. I

urge my colleagues to support this legislation to ensure that these protections are given to all consumers.

#### HONORING FAIRFAX AND PRINCE WILLIAM COUNTY PUBLIC LIBRARIES

### HON. TOM DAVIS

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 26, 2007*

Mr. TOM DAVIS of Virginia. Madam Speaker, I rise today to celebrate the efforts of public library Fairfax and Prince William Counties.

Public libraries have always been a great source of knowledge for the community. Recognizing the importance and need of public libraries, Benjamin Franklin, founder of the United States' first public lending library, once said that "an investment in knowledge always pays the best interest." Public libraries enrich our lives by providing society with educational resources, a communal gathering place, free access to the internet and interactive services that engage the public in the joys of reading. Libraries allow people of every age to independently self educate themselves by taking advantage of the great programs and services offered.

Madam Speaker, in closing, I would like to take this opportunity to commend public libraries in Fairfax and Prince William Counties for the invaluable services they provide to the community.

#### RECOGNIZING THE ACCOMPLISHMENTS OF BILL DEARMAN

### HON. JAMES P. MORAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 26, 2007*

Mr. MORAN of Virginia. Madam Speaker, I rise today to honor the accomplishments of Bill Dearman of Alexandria, VA. Bill Dearman's retirement will mark the conclusion of 10 years of extraordinary and dedicated leadership as executive director of the Alexandria Redevelopment and Housing Authority.

Mr. Dearman's professionalism and commitment to making quality homes affordable to Alexandria's neediest citizens has led to a number of great accomplishments. Among these was the redevelopment of the Samuel Madden Housing Project into what is now the nationally recognized award-winning Chatham Square. In addition he oversaw the development of various scattered site public housing replacements in middle class neighborhoods such as, Braddock Road, Quaker Hill, Cameron Valley and the rehabilitation and refinancing of Jefferson Village.

Mr. Dearman has improved the quality of life and economic opportunity of all Alexandrians by contributing in a major way to Alexandria's economic and racial diversity and affordability.

Mr. Dearman should be deeply appreciated by all Americans for his years of service to the city of Alexandria. I wish all the best to him on his retirement with his family in Atlanta, GA.

#### INTRODUCTION OF THE "PREPARE ALL KIDS ACT" OF 2007

### HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 26, 2007*

Mrs. MALONEY of New York. Madam Speaker, today, I am pleased to introduce the "Prepare All Kids Act," which would assist states in providing at least one year of high quality, full-day pre-kindergarten education to all children, targeting children from low-income families. Introduced in the Senate by my colleague on the Joint Economic Committee, Senator CASEY of Pennsylvania, I am happy to be introducing this House companion bill along with original cosponsors Representative HINCHEY of New York and Representative SCHWARTZ of Pennsylvania.

Tomorrow Senator CASEY and I will hold a hearing on the economic case for early childhood education. According to a landmark study on life outcomes of children who attended the Perry Preschool Program in Michigan, every dollar invested, high quality early education programs saves more than \$17 in other costs, including crime, welfare and education costs.

Clearly, children are our Nation's greatest resource. The "Prepare All Kids Act" is not only the right thing to do for our children; it's a wise investment in our future.

#### FREEDOM FOR JOSÉ GABRIEL RAMÓN CASTILLO

### HON. LINCOLN DIAZ-BALART

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 26, 2007*

Mr. LINCOLN DIAZ-BALART of Florida. Madam Speaker, I rise today to speak about José Gabriel Ramón Castillo a political prisoner in totalitarian Cuba.

Mr. Ramón Castillo was a respected professor of mechanical theory at Álvaro Barriel Cruz Polytechnic. As a professor, he was committed to his students and to helping them advance in their studies. After becoming more and more aware of the propaganda mandated by the dictatorship, he was unable to continue with the charade of manipulating young students with the lies and treachery of a tyrannical regime. Because of his strong belief and commitment to truth and democracy for the Cuban people, Mr. Ramón Castillo eventually became the director of the Independent Culture and Democracy Institute. As part of his efforts to bring international attention to the crimes committed against the people of Cuba, he began to work as an independent journalist to chronicle the reality of deprivation and misery that characterizes life under the totalitarian regime.

Mr. Ramón Castillo was repeatedly subjected to persecution and harassment by the dictatorship from the beginning of his involvement in the movement to make possible a free and democratic Cuba. On March 19, 2003, Mr. Ramón Castillo was arrested as part of the dictatorship's monstrous crackdown of that year on peaceful pro-democracy activists. In a sham trial, he was unjustly "sentenced" to 20 years in the tyrant's sub-human dungeons.

Confined in the infernal squalor of Boniato prison in eastern Cuba, Mr. Ramón Castillo

currently suffers from numerous medical afflictions, afflictions only worsened by the grotesquely inhuman quarters in which he is forced to survive. In November 2005, Mr. Ramón Castillo was diagnosed with cirrhosis of the liver. His family pleaded to prison officials that he be conditionally released to attend to his rapidly deteriorating health. Their pleas went unanswered and in February 2007 prison personnel explained that he would be scheduled to undergo a laparoscopic biopsy of his liver; a procedure that Mr. Ramón Castillo had already endured in 2005 and that the prison thugs knew he would be forced to refuse because he is too weak to undergo the procedure because of malnutrition, lack of medical attention, and the seriousness of his diabetes and other illnesses.

It is unconscionable for any man to be confined in the grotesquely inhuman Castro dungeons for his belief in democracy. Mr. Ramón Castillo is one of the many heroes of the Cuban pro-democracy movement who are chained in the dungeons of the dictatorship for their beliefs. Mr. Ramón Castillo represents the best of the Cuban nation, a nation oppressed but not destroyed, bound and gagged but not resigned to live in tyranny.

Madam Speaker, it is intolerable that Mr. Ramón Castillo is languishing in the totalitarian gulag 90 miles from our shore simply because he believes in freedom and democracy. He is a symbol of freedom and democracy who will always be remembered when freedom reigns again in Cuba. My colleagues, we must demand the immediate release of José Gabriel Ramón Castillo, and every prisoner of conscience suffering in totalitarian Cuba.

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#### PERSONAL EXPLANATION

### HON. DARRELL E. ISSA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 26, 2007*

Mr. ISSA. Madam Speaker, on Monday, June 25, 2007, I was absent from the House.

Had I been present I would have voted: On rollcall No. 548—"yea"—H. Res. 189—Expressing the sense of the House of Representatives that a "Welcome Home Vietnam Veterans Day" should be established. On rollcall No. 549—"yea"—H.R. 2546—To designate the Department of Veterans Affairs Medical Center in Asheville, North Carolina, as the "Charles George Department of Veterans Affairs Medical Center."

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#### A TRIBUTE TO FORMER NEW JERSEY STATE SENATOR BYRON BAER

### HON. STEVEN R. ROTHMAN

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 26, 2007*

Mr. ROTHMAN. Madam Speaker, I rise today to pay tribute to my good friend, Byron M. Baer, a successful and beloved figure in New Jersey politics. Mr. Baer died Sunday,

June 24, 2007 of complications from congestive heart failure.

Byron Baer, a 50-year resident of Englewood, NJ, was a legendary figure in Bergen County, and indeed, the entire Garden State. He served 11 terms in the New Jersey State Assembly before winning the District 37 State Senate seat in 1993. He served in this capacity with great distinction until illness forced his resignation in September 2005.

He is perhaps best known for legislation he introduced in 1974, the "Open Public Meeting Act" (or Sunshine Law), an Act requiring that official business be conducted in public forums and not behind closed doors. As a champion of open government, Byron Baer worked tirelessly with the media and his colleagues in the State government to ensure that open meetings would become a national model for all States. He was singularly honored in 2006 when the Act was renamed the "Byron M. Baer Open Public Meetings Act." He was also inducted in the Open Government Hall of Fame on the recommendation of the National Freedom of Information Coalition and the Society of Professional Journalists.

Among his many notable legislative accomplishments were the enactment of the Toxic Catastrophe Prevention Act, a law establishing safeguards to prevent chemical industry disasters; a truth-in-pricing law; and reestablishment of the Office of the Child Advocate, an independent watchdog of the state's child welfare system; and he was a primary sponsor of New Jersey's Identity Theft Prevention Act.

His passing will leave an enormous void in the New Jersey political arena. Although declining health contributed to his retirement two years ago, he remained a respected and revered resource for state legislators in Trenton. Byron Baer was devoted to his constituency, and he was a full-time lawmaker. As such, he understood every word and nuance in the legislative process and he never gave up in his efforts to fight for the environment, organized labor, children, migrant workers, and the less fortunate in our society.

I join with his many friends and colleagues in mourning his passing and I extend my heartfelt condolences to his beloved wife, Linda, his brother, Donald, his children David Baer and Laura Baer Levine, his stepchildren Lara Rodriguez and Roger Pollitt, and his three grandchildren. He was a great man and he will be greatly missed.

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#### EDMUND MUSKIE AWARD FOR NANCY PELOSI

### HON. ANNA G. ESHOO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 26, 2007*

Ms. ESHOO. Madam Speaker, the following remarks were delivered by Peter Kovler, Chairman of the Board of the Center for National Policy in Washington, DC, on June 19, 2007, on the occasion of Speaker NANCY PELOSI being the recipient of the Center's prestigious Edmund Muskie Award.

In the entire history of the United States, I believe there have been three powerful Speakers of the House during moments of war. Henry Clay in the nineteenth century,

Sam Rayburn during World War II and now Nancy Pelosi during our simultaneous wars on terror and the war in Iraq.

But there is one stark difference between Speaker Pelosi and Speakers Clay and Rayburn; and that is she has an opposing view to the contemporaneous President of the United States on how those wars should be run; and her courage and her steadfastness in those views arguably make her the single most significant Speaker in our Nation's history.

How did Nancy Pelosi get to this point; and how this nation is so fortunate to have her; and how an award named for Ed Muskie is so appropriate are a few of the points I would quickly like to address.

In my view Nancy Pelosi has come to be our most important foreign policy Speaker in part because of how she served in the House before her rise to this position. As a 10 year member of the House Permanent Select Committee on Intelligence, she was its longest continuous serving member. The experience and knowledge gained there has made her able to deal with these issues in a sophisticated way, rather than just guessing or speculating at what might be important. No wonder she had the knowledge and skepticism that comes with knowledge to oppose initially the Iraq invasion and occupation, even when that kind of vote was so difficult in those political and cultural circumstances. And no wonder she knew so much about terrorism issues that she would have the confidence to make implementation of the 9/11 Commission recommendations her very first piece of legislation in her first five months.

How fortunate are we to have her as the Speaker of the House is one way to pose a question, but a second way is to ask what it would be like if we had a speaker who had no background in foreign policy analysis or in intelligence analysis and not even any curiosity about the subject. I think the answer is obvious, and we would have a House of Representatives that was at best disinterested, but most likely passive in the face of the Executive Branch and passive in the face of an American public that is crying out for better alternatives.

Finally, I would like to address why the Muskie Award is especially appropriate for Speaker Pelosi.

For those of us in this room of a certain age, we know that Ed Muskie's public life was inextricably tied to the Vietnam War. He wrestled with that as the vice presidential candidate in 1968. It happened again in his seeking the presidential nomination in 1972. And though not getting wide public notice, he did so again in the 1980s when as chairman of this organization he ran numerous meetings on Vietnam policy, led a delegation to Hanoi and, though still controversial, advocated a new policy towards that country that included their recognition.

I bring this up because the Vietnam War has played such an enormous part in our thinking on the Iraq War. For better or worse, it is the single most significant historical parallel we use in trying to come to grips with the Iraq War.

And I believe that I can say with enormous confidence that Ed, first a believer in the Vietnam mission and then a skeptic about the choices we made, would have been so very proud to have Speaker Pelosi as the recipient of an award named after him.

Ladies and Gentlemen, I present to you this year's winner of the Center For National Policy's Edmund Muskie Award, Speaker Nancy Pelosi.